

**Information to identify the case:**

Debtor 1	<u>Bonnie Rothenberger</u>	Social Security number or ITIN	xxx-xx-6458
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 22-10038-RG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bonnie Rothenberger

12/30/22

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Bonnie Rothenberger  
Debtor

Case No. 22-10038-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 30, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2023:

Recip ID	Recipient Name and Address
db	+ Bonnie Rothenberger, 26 Ridgewood Ave., Glen Ridge, NJ 07028-1012
519477457	+ PSEG, 80 Park Plaza T5D, Newark, NJ 07102-4195
519477462	+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609
519477464	+ University Hospital, 150 Bergen Street, Newark, NJ 07103-2406
519477465	+ University Hospital, PO Box 3009, Newark, NJ 07103-0009
519477463	+ University Hospital, 100 Bergen St., Newark, NJ 07103-2494
519477466	+ University Medical Associates, PO Box 18153, Newark, NJ 07191-8153
519477468	+ University of Medicine and Dentistry, 110 Bergen Street, Newark, NJ 07103-2400
519477467	+ University of Medicine and Dentistry, 215 South Orange Avenue, Newark, NJ 07103-2700

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 30 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 30 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Dec 31 2022 01:29:00	AIS Portfolio Services, LP Attn: Ally Financial De, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
519481478	+ EDI: AISACG.COM	Dec 31 2022 01:29:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519477454	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 30 2022 20:29:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
519477455	Email/Text: nsm_bk_notices@mrcooper.com	Dec 30 2022 20:29:00	Nationstar Mortgage , LLC, PO Box 299008, Lewisville, TX 75029
519477458	^ MEBN	Dec 30 2022 20:27:56	PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
519477460	Email/Text: bankruptcy@pseg.com	Dec 30 2022 20:28:00	PSEG, PO Box 790, Cranford, NJ 07016-0790
519477461	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 30 2022 20:30:00	Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
519515268	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 30 2022 20:29:00	U.S. Bank National Association, PO Box 619096, Dallas, TX 75261-9096
519477469	+ Email/Text: RASEBN@raslg.com	Dec 30 2022 20:28:00	US Bank National Association, Attn: Ras Citron LLC, 130 Clinton Road, Suite 220, Fairfield, NJ 07004-2926
519534595	Email/Text: EDBKNotices@ecmc.org	Dec 30 2022 20:28:00	US Department of Education, PO Box 16448, St.

District/off: 0312-2

User: admin

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Date Rcvd: Dec 30, 2022

Form ID: 318

Total Noticed: 21

Paul, MN 55116-0448

TOTAL: 12

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519477456		None
519495447		U.S. Bank National Association, as Trustee, for Me
519477459	*+	PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
519535405	*	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2022 at the address(es) listed below:

Name	Email Address
Avram D White	on behalf of Debtor Bonnie Rothenberger clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-SD1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association as Trustee, for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-SD1 hkaplan@rasnj.com, kimwilson@raslg.com
Jay L. Lubetkin	jlubetkin@rltlawfirm.com NJ57@ecfbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com
Jay L. Lubetkin	on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com NJ57@ecfbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com
Shauna M Deluca	on behalf of Creditor U.S. Bank National Association as Trustee, for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-SD1 sdeluca@hasbanilight.com, hllawpc@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7